

ADVICE

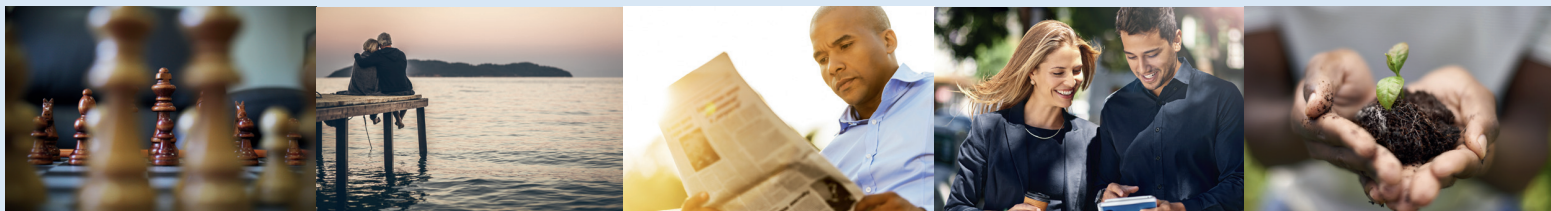
PLANNING

LIFE

**INTRODUCING THE 1LIFE GUARANTEED
FUTURE VALUE INVESTMENT**

1Life

Changing Lives



1LIFE GUARANTEED FUTURE VALUE INVESTMENT

Making investment decisions in an unstable economic climate, can sometimes leave you feeling unsettled. But with the 1Life Guaranteed Future Value Investment, you can invest with peace of mind, knowing that no matter what – the future value of your investment is guaranteed.

The 1Life Guaranteed Future Value Investment assures a fixed return on your investment deposit over the five year investment period. The investment is uniquely designed as an endowment, which ensures that the earnings you receive on maturity are tax free.

The 1Life Guaranteed Future Value Investment is ideal for you if you:

- are looking for a guaranteed return after five years.
- are seeking to diversify your investment strategy.
- are looking for a secure option to invest your money.
- have a high marginal tax rate.
- have previously used your interest tax exemption.
- don't need your capital for the next five years.
- have discretionary savings to invest.
- are looking to invest in a low risk product.

HOW THE PRODUCT WORKS

- Your financial advisor will provide you with a quotation.
- Invest your lump sum into the 1Life Guaranteed Future Value Investment and select the guaranteed portfolio option to ensure that the guaranteed rate is fixed.
- The guaranteed rate is established when the first investment is made.
- After the first year of investment, you will be permitted one part withdrawal during the investment period. This withdrawal is not repayable. A surrender option is also available after the first year. It's important to note that should withdrawals or surrenders be made on the investment, the projected value will be reduced.
- At the maturity date, the maturity value will be payable to you. This will be automatically invested into a money market product. You also have the option of switching into any available investment portfolios on the platform.

KEY FEATURES AND BENEFITS

Guaranteed growth	Guaranteed capital growth is provided in this investment portfolio.
Tax free	At the end of the five year investment period, the original investment amount plus the guaranteed yield will be paid tax free.
Cash out	The initial lump sum can be cashed out or reinvested at the maturity date.
Surrender and Withdrawal	A surrender or one part withdrawal is always available after the first year, which is not repayable.
Investment options	You can either invest as an individual or a trust with natural persons as beneficiaries.
Estate planning	To assist in estate planning, beneficiaries can be added to the investment. Should the life assured die the proceeds will be paid directly to the beneficiaries. This avoids the proceeds being tied up until the estate has been settled, however it may be considered property in the estate of the deceased and attract estate duty.
Death benefit	Upon the death of the last surviving life assured, the death benefit payable will be equivalent to the surrender value.
Commission	Commission is capped at 3% plus VAT.

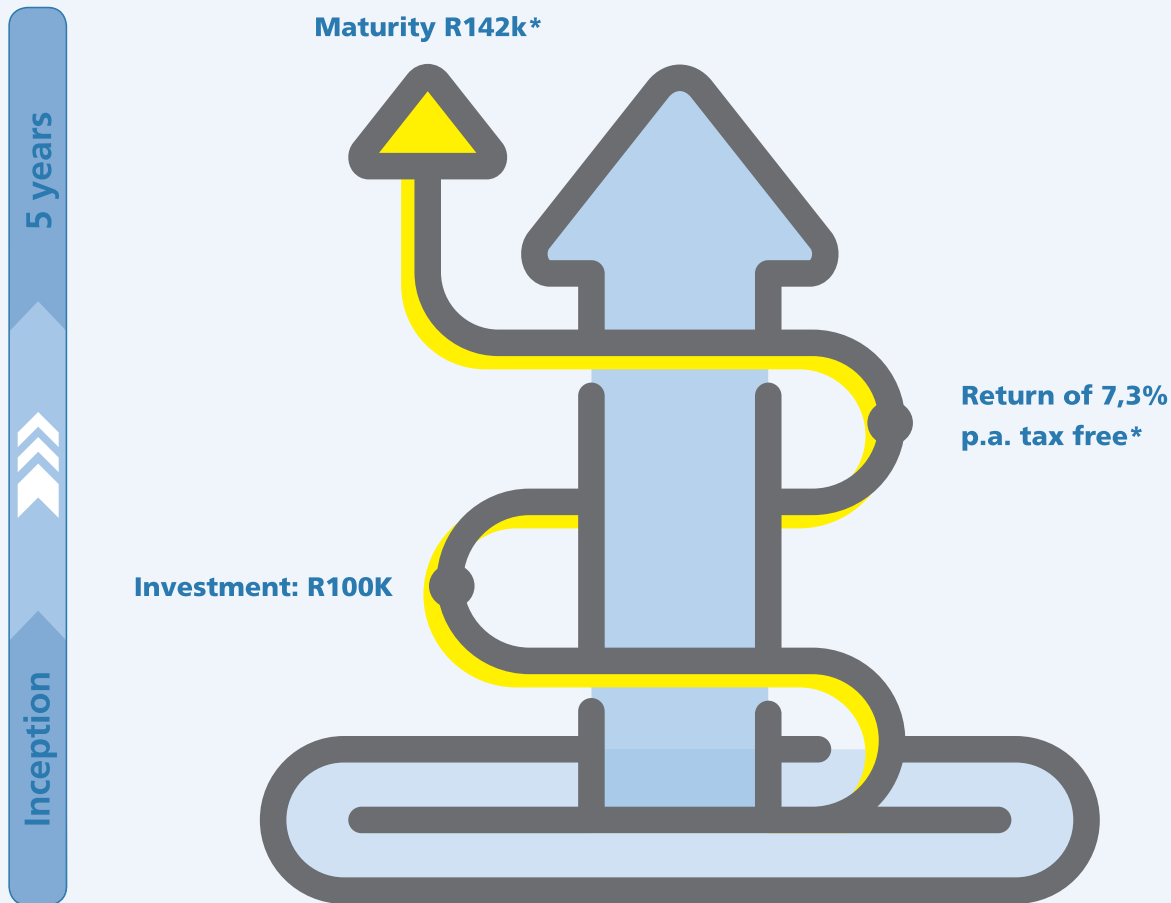
THINGS TO CONSIDER

- The minimum investment amount is R50 000.
- No additional deposits can be made over the term of the investment period.
- The Product is a linked endowment policy, which means that the returns you will earn under the Policy are directly related to the underlying investments. 1Life itself does not guarantee the returns you will earn under the policy, however, the underlying investments are invested with the Guarantor, which is a large South African bank with one of the highest credit ratings among South African banks, to ensure that the investment risk to you has been mitigated to the best extent possible.
- Quotes are only valid for the period specified in the quotation received from your advisor and are subject to change if any details are altered.
- The Insurer may make changes to the terms of the investment but may not reduce the rights and benefits you have under the investment unless the amendment is due to changes in taxation, legislation or practise or interpretation by any court, regulatory authority or the Insurer. Any such changes will be communicated to you and your FSP in writing by the Insurer.



ILLUSTRATIVE PERFORMANCE

This graph indicates the illustrative value of the investment over the 5 year term and indicates such under the assumption of no part withdrawals or surrenders, no changes in taxation or financial legislation.



*Return indicative, priced weekly

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